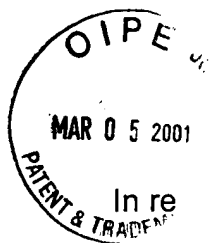


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01/19/01



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
Group Art Unit Unknown



In re
Patent Application of
Ruth Marie Tritz, et al.
Serial No. 09/653,595
Filed: August 31, 2000
Examiner: Unknown

I, Teresa Thelen, hereby certify that this correspondence is being deposited with the US Postal Service as first class mail in an envelope addressed to Assistant Commissioner for Patents, Washington, D.C. 20231, on the date of my signature.

Teresa Thelen

Signature

3/1/01

Date of Signature

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"METHOD AND APPARATUS FOR
EVALUATING A FINANCIAL ACCOUNT
APPLICANT"

INFORMATION DISCLOSURE STATEMENT
PURSUANT TO 37 CFR §1.97(b)

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

The Examiner's attention is directed to the references which are listed on the attached Form PTO/SB/08A and/or PTO/SB/08B and copies of which are attached.

Citation of these references is respectfully requested.

Respectfully submitted,

Sheldon L. Wolfe

Sheldon L. Wolfe
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File No. 25213-9023

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